

DECLARATION

The undersigned, under penalty of perjury, declares as follows:

1. I am Paul Toscano, also known as Paul J. Toscano, and also known as Paul James Toscano.
2. I am the sole inventor of the On Line Loan Process described in the patent application set forth above and submitted herewith.
3. My residence and my address for purposes of correspondence is::

941 E. Tahnia Park Circle
Salt Lake City, UT 84121

Executed this 30th day of April, 2001

BY:


Paul Toscano